

(Washington, DC)— Congresswoman Gwen Moore (D-Wisc.), Vice Chair of the Congressional Women's Caucus, today joined House Speaker Nancy Pelosi; Congresswoman Jan Schakowsky (D-Ill.), Chair of the Women's Caucus; Congresswoman Donna Edwards (D-Md.); Congresswoman Mary Jo Kilroy (D-Ohio) and other members of the Congressional Democratic Women's Working Group to galvanize support for comprehensive health insurance reform, which will have enormous benefits for women. Feminist Majority Foundation President Eleanor Smeal also spoke. All expressed enthusiastic support for the inclusion of a public option in health care reform legislation.

"We need health insurance reform to bring fairness to the insurance market, particularly to women," Congresswoman Moore said. "We have to eliminate gender rating. We have to make sure that maternity care is included in all health coverage plans. We want to make insurance companies cover actual, potential, and former mothers."

In the current individual health insurance market, women are charged up to 48 percent more than men. This is due to an industry practice known as "gender rating," which permits insurance companies in most states to charge men and women different premiums for the same coverage. In 38 states, including Wisconsin, insurance companies are completely free to employ this discriminatory practice. Furthermore, 79 percent of women with individual market insurance policies do not have any maternity coverage.

These practices in the individual insurance market are even more troubling because in 2008, 14.5 million American women purchased health insurance through the individual market since coverage was not available through their employers.

The proposed House legislation would make it illegal for insurance companies to use gender rating when setting premium prices, and would also include coverage of maternity services as a benefit category in the essential benefits package that is outlined in the bill.

Congresswoman Moore highlighted the particularly outrageous reality that if the African American community in Wisconsin were its own country, it would rank 66th in the world for infant mortality.

“That is 15.6 infant deaths per 1,000 African-American births. That is a Third World statistic, ranking Wisconsin’s African American community right after the country of Botswana,” Congresswoman Moore said. “It is unacceptable that a country which prides itself on being a leader in the world has this type of data on its own home front. We can do better than 66th for infant mortality, I know that for sure.”

House Speaker Pelosi and Congresswomen Schakowsky, Edwards, and Kilroy highlighted the inherent unfairness in the current health insurance system that allows for gender rating and similarly, age rating. They discussed the troubling fact that in eight states and the District of Columbia, it is legal for insurance companies to deny coverage to victims of domestic violence, and to treat C-Sections and pregnancy as preexisting conditions. The proposed House health care reform legislation would make it illegal for insurance companies to deny coverage or charge higher premiums on the basis of a preexisting condition. The legislation would also eliminate copays and deductibles for key preventative services that are critical for women and their children, such as mammograms, well-baby care and well-child care.



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